



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 224956-1

Attorneys for Movant: New Penn Financial LLC

d/b/a Shellpoint Mortgage Servicing

In Re:

Martin R. Taylor aka Marty R. Taylor and Christa N.  
Taylor

**Order Filed on March 13, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Case No.: 17-24222-ABA  
Chapter 13

Hearing Date: February 6, 2018  
Time: 10:00 AM

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: March 13, 2018**



\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers and the parties, having been represented by their respective counsel, Richard S. Hoffman, Jr., Esquire for Debtors, and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtors known as and located at 413 Deptford Rd, Glassboro, NJ 08028 (the “Property”).
3. The parties certify that there is a post-petition delinquency which is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

4 Payments: 11/1/2017 – 2/1/2018 @ \$1,361.44	\$5,445.76
Suspense Balance	(\$415.68)
<b>Total Post-Petition Arrears</b>	<b>\$5,030.08</b>

4. Commencing on March 1, 2018, Debtors shall resume making regular monthly mortgage payments currently in the amount of \$1,361.44, and will pay late charges if applicable.
5. The total post-petition arrears in the amount of \$5,030.08 shall be capitalized into and paid through the Debtors’ Chapter 13 Plan. Debtors shall file a modified plan addressing the capitalized amount within 30 days of the entry of the Order.
6. Debtors shall reimburse the Movant through their Chapter 13 Plan as an administrative claim, the sum of \$531.00 for attorney’s fees and costs incurred by Movant in the prosecution of its application for relief from stay.

7. Should Debtors' regular monthly payment amount change, Debtors shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

8. In the event that Debtors are in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

9. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

10. In the event the instant bankruptcy case is converted to a case under Chapter 7, Debtors shall cure the pre-petition and post-petition mortgage arrears within ten (10) days from the date of such conversion. Should Debtors fail to cure said arrears within the ten (10) day period, such failure shall be deemed a default under the terms of this stipulation and Mortgagee may send Debtors and Debtors' counsel a written notice of default. If the default is not cured within ten (10) days from the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court, upon notice to the trustee, Debtors, and Debtors' counsel, and the Court shall enter an Order granting relief from the Automatic Stay as to the Property.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Martin R. Taylor  
 Christa N. Taylor  
 Debtors

Case No. 17-24222-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Mar 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db/jdb +Martin R. Taylor, Christa N. Taylor, 413 Deptford Road, Glassboro, NJ 08028-2412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing bkeef@milsteadlaw.com, alubin@milsteadlaw.com  
 CherylLynn Walters on behalf of Creditor Township of Winslow cwalters@prlawoffice.com  
 Denise E. Carlon on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Richard S. Hoffman, Jr. on behalf of Debtor Martin R. Taylor rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com  
 Richard S. Hoffman, Jr. on behalf of Joint Debtor Christa N. Taylor rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7